

KA INTEGRATED OMBUDSMAN SKHIM 2026

Ka lad pynbeit ia ki jingmudui kaba stet bad suk na ka bynta ki kostomar

✓ Ka Skhim kadei kaei?

Ka LAD AI JINGIARAP KABA IOHEI, KABA STET BAD KABA HOK na ka bynta ki kostomar ban pynbeit ia ki jingmudui pyrshah ia ka **ICFLs** na ka bynta ka **jingtlot/jingdkhoh ha ka jingpyntreikam**.

📄 KUMNO BAN PYNPOI IA KI JINGMUDUI

Ki kostomar (kin leh hi ia kaba donkam/ ne lyngba ki nongmihkhmat ba la pynkhambor) → Buh ia ka jingmudui lyngba ka **ICFL** → Ap 30 Sngi / Lada phi ioh ia ka jubab kaba pim pat sngewhun → **Rah ia kane sha ki RBI Ombudsman** (hapoh 9 sngi)

📌 PYNPOI IA KI JINGMUDUI KI JONG PHI LYNGBA:

- 🌐 cms.rbi.org.in |
- ✉ crpc@rbi.org.in |
- 📍 Post (ka jingpynpoi da lada ia ka CRPC)

🕒 KI TARIK BAD KA POR KABA KONSAN (WAT PYNLEH NOH EI IA KANE KA KABU!)

- 🕒 Ia ka ICFL kadei ban pyntip hapoh **30 Sngi**
- 🕒 Pyntip shapoh ka RBI hapoh: **90 Sngi**
- 🕒 Ujor sha ka Bor pyniaid RBI: **30 Sngi**

⚙️ KUMNO KA RBI KAN PYNBEIT IA KI JINGMUDUI

Ka jingpeit bniah → Ka jingpynbeit (Mediation)

➡ Lada ym lah ban pynbeit → Ka rai jong U/Ka **Ombudsman** (Award)

📌 KIEI KI MAT KIBA PHI LAH BAN MUDUI?

- ✓ Kaba iadei bad ka ram (sanction, disbursal, foreclosure, charges)
- ✓ Ki lad ban iohbiang ia ka pisa / jingleh donbor
- ✓ Ka jingthut ha ka App
- ✓ Ka jingsiew ka bym dei / ki sut/ ki jingdain kuna
- ✓ ka jingtreikam kaba tlot / kaba slem / kabym iahap

✓ LANO YN PDIANG IA KA JINGMUDUI KA JONG PHI?

- ✓ Ka jingmudui kaba 1st sha ka ICFL & nangta sha ka RBI Ombudsman
- ✓ Kaba la pynpoi hapoh ka por kaba biang
- ✓ Ka jingmudui kaba paka bad kaba shisha (ka bym don kano kano ka jingmut ban wanrah jingkulmar)
- ✓ Ka bym sah teng ha iing sharai/tribunal/ bad ki RBI ombudsman
- ✓ Ba la ai da phi / bad u/ka nongmihkhmat ba la ioh bor (kibym dei ki briew ka ain)

👉 **Hato don kano kano ka jingthut ha ka jingtreikam ia ka ICFL** 👉 **Kino kino ki jingmudui kiba iadei bad ka “maintainable (Ka jingpynneh)”**

✗ HA KINO KI MAT JINGMUDUI PHI LAH BAN SHAH KYNTAIT

- Kaba ym don ka jingpynneh / kaba tang shiteng
- Kaba ym don kano kano ka jingiadei bad ka jingkdoh ka ICFL
- Ka mat kaba la don lupa ha iing sharai
- Kbaa duna ki jingsakhki
- Donkam khambun ki jingsakhi kiba iadei bad ka ain

✗ KI MAT KIBA YN YM SHAH KYNTHUP HA KANE

- ✗ Ka rai jong ka jingtreikam ka ICFL (commercial judgement)
- ✗ Vendor/third-party lane ka jingia kaja hapdeng ki nongtrei
- ✗ ka jingmudui pyrshah ia ka management lane kaba iadei bad ki nongtrei
- ✗ Ki rai ba la shim katkum ka iing sharai / ki order ba la ai da ka ain lane ki mat ba la don lupa ha iing sharai
- ✗ Ka jingpyntreikam kam hap hapoh ka jingpeit ka RBI lane ki khap ba hap hapoh ka jingpeit jong ka ain

👤 KA JINGUJOR

Dei ban ai ia ka jingujor hapoh 30 sngi sha ka RBI Appellate Authority

📞 KA HELP DESK – KA RBI OMBUDSMAN

Toll Free: 14448 (Kaba phi lah ban phon 24×7 IVRS) [Phi lah ban ioh ia ka Kostomar support ha ki ktien kren kiba pher ba pher]

⚠ **KABA DONKAM: Ha kaba NYNGKONG ki kostomar ki dei ban leit mih sha ka ICFL ha shuwa ba kin ai ia ka jingmudui sha ka RBI Ombudsman Skhim.**

For further details of Scheme, refer to <http://www.rbi.org.in>
The scheme is also available with ICFL branches
For more details, refer: [Integrated Ombudsman Scheme 2026](#)

📄 COMPLAINT FORM
Available at: • Branches • ICFL Website • RBI CMS Portal